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# The Housing Situations of Food Bank Users in Great Britain

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*Food bank use in Great Britain has risen substantially over the last decade. The considerable socioeconomic disadvantage of the food bank user population has been documented, but little research has examined whether housing problems intersect with insecure food access. Using data from 598 households accessing assistance from twenty-four food banks operating in Great Britain in 2016–2017, we found that nearly 18 per cent of households were homeless, with more having experienced homelessness in the past twelve months. Renters from both the private and social rented sectors were also overrepresented in the sample. Households in both private and social rented housing reported high rates of rent arrears and poor conditions; those in private housing were also more likely to live in homes with damp, to have moved in past year, and to be worried about a forced move in future. Overall, housing problems are widespread among food bank users; policy interventions are needed.*

**Keywords:** Food banks, housing, tenure, poverty, United Kingdom.

## Introduction

The provision of food assistance from food banks in Britain has increased dramatically in the past seven years. For example the Trussell Trust<sup>1</sup>, which runs about two-thirds of food banks in the UK, distributed food to adults and children 61,500 times in 2010/11, rising to 1.33 million by 2017/2018 – a twenty-one-fold increase (The Trussell Trust, 2018).

Much extant research has focused on reasons for the rise in food banks use and on understanding who is using them. Links to welfare reforms and austerity have been documented (Lambie-Mumford, 2013; Lambie-Mumford and Dowler, 2014; Perry *et al.*, 2014; Loopstra *et al.*, 2015b; Lambie-Mumford and Green, 2017; Prayogo *et al.*, 2017; Loopstra *et al.*, 2018; MacLeod *et al.*, 2018), and surveys of households using food banks have found benefit claimants, single parents, single adults, people with disabilities and/or health conditions, and families with three or more children over-represented among food bank users (Loopstra and Lalor, 2017; Prayogo *et al.*, 2017; MacLeod *et al.*, 2018). Very high rates of severe food insecurity – that is, households going without food – were

documented in this work. Ethnographic research has also explored feelings of stigma among people using food banks, as well as the relationship between food insecurity and health (Garthwaite *et al.*, 2015; Garthwaite, 2016).

While this literature points to an urgent need to address the high level of severe food insecurity observed in this population, there has been less attention on understanding other forms of material deprivation that may be experienced alongside food insecurity – particularly poor housing conditions and housing insecurity. These phenomena are of interest because, alongside long-term changes that have reduced the availability of affordable housing in the UK, recent welfare reforms have also reduced housing subsidies and arguably made rental housing more tenuous. Thus, housing problems may accompany or potentially even drive the food insecurity observed among households using food banks.

## Background

### *The housing context*

Social housing has historically played an important role in the alleviation of poverty in Great Britain. The provision of high quality, affordable social housing has been argued to break the link between low income and poverty (Bradshaw *et al.*, 2008). However, the availability of social housing has decreased significantly in recent decades, due in large part to sales through Right to Buy, as well as building restrictions placed on Local Authorities and reduced social housing grants. The sector now houses under one fifth of households, down from one third in 1981 (MHCLG, 2018), making it the smallest of the main tenures (owner occupation (outright and mortgaged), social rent and private rent) in Britain (Department for Communities and Local Government, 2017b). This residualisation of social housing means that only those perceived to be most in need, and who meet other requirements, are able to access it (Pearce and Vine, 2014).

Reductions in social housing have occurred alongside government support for increasing home ownership; indeed, Right to Buy was one of the main vehicles for increasing the ownership rate (Gurney, 1999; Office of the Deputy Prime Minister, 2006; Ronald, 2008; Watson and Webb, 2009; Jones, 2010; Searle and Köppe, 2014). This push for a home-owning society reflects a move towards ‘asset-based welfare’, where wealth accumulation through home ownership is encouraged so that this asset can be used to smooth out periods of financial difficulty, particularly old age, instead of more traditional, state-provided financial support such as social security benefits (Lowe *et al.*, 2012; Searle and Köppe, 2014).

However, evidence suggests that the poorest owners who are most in need of financial support rarely have any housing wealth to access (Searle and Köppe, 2014) and access to home ownership has become increasingly challenging as prices and the size of deposits required have increased (Clarke *et al.*, 2017). The inaccessibility of ownership, alongside the reduction in availability of social housing, has contributed to concerns about a growing housing crisis in Britain (Shelter, 2016). Those unable to obtain accommodation in the social rented sector or through ownership generally have to live in the private rented sector, which in 2016 was home to nearly 20 per cent of households compared to less than 9 per cent in 1991 (Department for Communities and Local Government, 2017b).

The private rented sector provides, on average, the most expensive, lowest quality and least secure accommodation of any of the main tenures (Shelter, 2014; Clarke *et al.*, 2017; Department for Communities and Local Government, 2017a). Lower quality of housing in the private rented sector also leads to higher housing-related costs, such as heating, for many tenants (Citizens Advice, 2016). Private rented housing is also less secure due to the shorter tenancies and potential for 'no-fault' (Section 21) eviction<sup>2</sup>, which has been linked with the historically high levels of eviction from the private rented sector (Clarke *et al.*, 2017). This insecurity can result in more home moves and large amounts of money spent on deposits and letting agent fees, as well as on the costs of moving (Clarke *et al.*, 2017; Parker and Isaksen, 2017).

High rents in the private rented sector mean that renters increasingly rely on housing benefit to meet their housing costs (National Housing Federation, 2016). But recent austerity and welfare reform policies pursued by successive Conservative-led coalition and Conservative governments have reduced housing support for low-income renters (Clarke *et al.*, 2017). Specifically, in 2011, the Local Housing Allowance, which determines the amount of housing benefit that can be received by private renters, was reduced from the median rent in an area to the thirtieth percentile (Wilson *et al.*, 2016), resulting in average losses of over £1,000 per year for households (Reeves *et al.*, 2016).

In addition, a national cap on the maximum allowable housing benefit for private renters, based on the size of the household, was instituted in 2011, alongside an overall cap on income from benefits, which has particularly affected housing benefit payments (Department for Work and Pensions, 2018). Changes were also made to how housing benefit would be uprated, meaning that rents have been increasing faster than housing benefit for a number of years. A recent estimate found that housing benefit now covers the entire rent for just 10 per cent of low-income private renters (Joyce *et al.*, 2017). For younger tenants, an additional change saw the Shared Accommodation Rate age extended, meaning that renters must now be thirty-five years-old before they are entitled to claim housing benefit for a home of their own (Wilson *et al.*, 2016). These changes in welfare benefit entitlements, alongside the absorption of Housing Benefit into Universal Credit (which typically sees the housing benefit component paid to tenants, rather than directly to landlords; Wilson *et al.*, 2016), have made private landlords less likely to let properties to households in receipt of benefits (Adcock and Wilson, 2016) and have been linked to increased rent arrears among benefit claimants (National Housing Federation, 2018). For social renters, perhaps the most notable change to housing support was the introduction of the 'bedroom tax', which financially penalises social renters in receipt of housing benefit who are deemed to be 'under-occupying' their home (Wilson *et al.*, 2016).

Evidence on the consequences of changes in housing provision and support in Britain is starting to emerge. The number of households living in temporary accommodation due to housing difficulties has increased by 60 per cent since 2011, and the number of rough sleepers is estimated to have increased by 134 per cent between 2010 and 2016 (National Audit Office, 2017). The ending of Assured Shorthold Tenancies (ASTs, the most common form of tenancy in the private rented sector) has been identified as one of the main causes for rising statutory homelessness acceptances (Fitzpatrick *et al.*, 2015; Clarke *et al.*, 2017), with cases rising threefold since 2010/11 (National Audit Office, 2017). Local authority spending changes for housing and social security entitlements have also been linked to rises in statutory homelessness (Loopstra *et al.*, 2015a).

### *Housing difficulties and food insecurity*

There is growing concern that the increasingly challenging housing market has contributed to rising household food insecurity – that is, inadequate or insecure access to food due to financial constraints (Tarasuk *et al.*, 2016) – in Britain. The rapid rise of food bank use suggests that it has become harder for low-income households to afford enough food over the past eight years (The Trussell Trust, 2017). Food banks predominantly serve people who are deeply impoverished, severely food insecure, and unable to afford many types of basic necessities (Loopstra and Tarasuk, 2012; Loopstra and Lalor, 2017). The trend of rising food bank use has matched trends in rising housing costs, rates of eviction, and homelessness. Anecdotally, stories from food bank providers and clients have suggested that unaffordable rent is one reason why people are receiving emergency food assistance, as they are unable to afford sufficient amounts of food after paying their rents (Forsey, 2014). A recent survey found that 20 per cent of low-income private renters had cut back on food in the past twelve months in order to meet rental payments (Shelter, 2017).

Research from other high-income countries indicates unaffordable housing is a risk factor for food insecurity. Among low-income households in Toronto, Canada, unaffordable housing, defined as spending more than 30 per cent of income on rent, was associated with higher levels of food insecurity (Kirkpatrick and Tarasuk, 2011). Other research conducted in the United States found that a \$500 USD increase in yearly rental costs was associated with almost a three percentage point increase in food insecurity over 2001 to 2003 (Fletcher *et al.*, 2009). Similarly, higher area-level shelter costs across Canadian metropolitan areas were associated with higher rates of food insecurity, independent of household-level characteristics (Sriram and Tarasuk, 2016).

Other research has focused on the joint strains of housing and food insecurity among low-income households. Households experiencing housing insecurity are more likely to experience food insecurity (Kushel *et al.*, 2006; Cutts *et al.*, 2011). In studies from the U.S. and Canada, food insecurity is associated with housing arrears and living in poor quality and crowded accommodation (Cutts *et al.*, 2011; Kirkpatrick and Tarasuk, 2011). However, food insecurity and indicators of housing insecurity are not collinear (Heflin, 2006) and policies, such as social housing and housing benefits, may intervene to protect low-income households from experiencing the stress of housing insecurity and unaffordable rent, even though affording sufficient food may still be a struggle.

To our knowledge, there have been no studies that have explored how prevalent problems of housing insecurity and poor housing conditions are among people using food banks across Britain. Documenting this relationship is important for understanding the multiple forms of deprivation people using food banks may experience, and how the current housing market and housing assistance may help or hinder them (Clarke *et al.*, 2017).

## **Data and methods**

### *Data*

Our data were collected as part of a nationwide survey of food bank users. These data uniquely include a validated measure of household food insecurity (the widely-used USDA ten-item Adult Food Security Module (FSM) (United States Department of Agriculture, 2017)), detailed data on housing problems and housing circumstances, and food bank use in a single data source. Participating food banks were randomly sampled from

The Trussell Trust's list of members, stratified by Government Office Region, and using Probability Proportional to Size sampling ensuring that the number of food banks in a region included in the survey reflected the prevalence of food bank use (Lalor and Loopstra, 2017). In general food banks included in the survey were similar to Trussell Trust food banks overall, although those included tended to be somewhat larger and more established than those not included and were situated in areas with a higher population of lone parent families (Lalor and Loopstra, 2017). At food bank sites, volunteers and researchers recruited participants, approaching any client who was waiting for their food parcel and who was not in distress. If a client agreed to participate, they were asked to complete the survey on a tablet using the Open Data Kit survey application (<https://opendatakit.org/>). Recruitment took place over four-week periods at each of the twenty-four food banks that took part during two collection periods: October-December 2016 (n=413) and January-April 2017 (n=185). On average, 57 per cent of clients who visited a participating food bank during survey recruitment periods were asked to participate. Of those asked to participate (n=963), 365 did not do so; 111 did not participate because they were ineligible (i.e. had previously filled out the survey, were younger than eighteen years of age, were unable to complete a survey in English, were in visible distress or did not have the capacity to complete a survey) and 254 were not interested or did not have time. The resulting participation rate was 70.2 per cent of eligible persons asked. An analysis of routine socio-demographic data collected by a subset of participating food banks revealed no significant differences between those approached and not approached, and no significant differences in characteristics between those who participated and who declined to do so (Lalor and Loopstra, 2017). Full details about the survey design and methods can be found in the Technical Report (Lalor and Loopstra, 2017).

Cell sizes less than five are not reported, and are indicated by 'ND' in the tables. Percentages do not always sum to 100 due to rounding. In particular, because of the small number of owner-occupiers in the sample, many cross-tabulations had cell sizes less than five, therefore many analyses focus only on renters and those in temporary accommodation.

### *Analysis*

A total of 598 people completed the survey, providing information on the household in which they lived. We use descriptive statistics to describe the study population and nature of their housing situations. We then compare socio-demographic characteristics of respondents by their current housing tenure. Tenure is used throughout the analysis, as it has important implications for people's experiences of housing and interactions with the social security system, and because of tenure's key role in understanding the relationship between housing and the welfare state (e.g. Kemeny, 1981, 2005). Among those who indicated currently living in temporary housing or sleeping rough, we examine their most recent tenure and duration of their current housing situation. We go on to compare indicators of housing insecurity, inadequacy, and unaffordability between households living in social and private rented housing. Where possible, we compare characteristics of households in the sample to data on housing for the UK, enabling identification of housing characteristics that may put households at risk of having to use food banks in comparison to the general population. Notably, however, some housing situations (e.g. sleeping rough, housing destitution) are not well-documented in official statistics for the general

Table 1 Housing tenure at the time of food bank use

	Food bank users				Population of Great Britain
	Frequency	Overall per cent	Valid per cent	Valid per cent (excl. homeless)	Per cent
Homeless (including temporary accommodation)	99	16.6	17.3	-	-
Owned	23	3.9	4.0	4.9	62.6
Social rent	270	45.2	47.2	57.1	17.8
Private rent	180	30.1	31.5	38.1	19.6
Missing	26	4.4	-	-	-

population due to problems with both conceptualisation and monitoring difficult to reach populations.

Results

Descriptive statistics

Sample characteristics are presented in Web Table A1 and have been reported in detail elsewhere (Loopstra and Lalor, 2017). Briefly, almost all respondents were under pension age, about half were single and living alone, and almost 24 per cent were lone parents. Most households (87 per cent) did not include an adult who was working. About 78 per cent were classed as severely food insecure, a prevalence about twenty-six times higher than observed in the UK adult population (Bates *et al.*, 2017).

Table 1 describes the current accommodation of households using food banks. The majority of food bank users were renters: 45.2 per cent of the sample was living in socially rented housing, and 30.1 per cent were renting privately, compared to 17.2 per cent and 19.9 per cent in the UK population respectively<sup>3</sup> (MHCLG, 2018). Nearly 17 per cent of households were classed as homeless. This includes people living in a variety of situations, including Council/Local Authority/Government temporary accommodation (50.5 per cent of the homeless group), people using night shelters or hostels (16.2 per cent), sleeping rough (16.2 per cent), or staying with friends/couch surfing (15.2 per cent), while smaller numbers were staying in women’s refuges. Only a very small proportion of survey respondents (3.9 per cent) lived in owner occupied homes<sup>4</sup>. This was roughly evenly split between outright owners (n=13) and those buying with a mortgage (n=10). A similar proportion gave no response to the tenure question (n=23) or reported another type of accommodation not listed (n<5).

Table 2 provides information on the distribution of socio-demographics and employment status of households using food banks by housing tenure. In general, compared to renters, respondents who were homeless were younger, more likely to be single, not have



children living with them, and less likely to have been born in the UK. In contrast, compared to renters, home owners were older, more likely to be separated, divorced or widowed, and all were born in the UK. Renters living in private and social rented accommodation tended to be similar to each other, falling into the middle age categories, either living alone or with children. In both groups, about one-quarter were lone parents. However, employment status differed between these groups, as well as in comparison to owner-occupiers and homeless households. Specifically, those living in the private rented sector were more likely to live in a home where all adults were working or where there was some work (18.9 per cent), or where adults were unemployed and looking for work (36.6 per cent). Those living in social rented housing were more likely to live in a home where all adults were unable to work due to ill health or disability (30 per cent) or where there was a mix of economic inactivity (e.g. caregiving and disability). Even higher prevalence rates for being unable to work due to illness were observed among home owners (35 per cent) and homeless households (38 per cent). Almost 37 per cent of households in the sample contained at least one child under the age of sixteen years. Children were more likely to be living in rented accommodation. Across all housing tenures, prevalence of severe food insecurity was very high, but reached 94.6 per cent among homeless households.

#### *Housing insecurity among households using food banks*

Seventeen per cent of households using food banks were currently living in temporary accommodation or sleeping rough, with an additional 15 per cent of respondents indicating they had slept rough in the past year<sup>6</sup>, highlighting the high prevalence of extreme housing crises among food bank users. The difficulties homeless households faced in attempting to move into more permanent housing was reflected by the length of time households were spending in temporary accommodation: nearly four fifths (79.3 per cent) of those living in temporary accommodation had been in this accommodation for over three months. About 22 per cent of the homeless group had previously been living in the private rented sector, whereas only 7 per cent indicated previously living in social rented housing. The remaining indicated that they had moved into their current temporary housing from other forms of temporary housing, further extending the length of time people were having to spend in accommodation intended to provide short-term relief.

Living in temporary accommodation was not the only form of housing insecurity experienced by food bank users. Respondents living in rented or owned accommodation were asked: 'Thinking about your current housing situation, do you think you will be forced to move out of your home in the upcoming year?' Over one quarter of private renters did not know if they might be forced to move out, while an additional 32 per cent thought they might or definitely would be forced to move out in the upcoming year. In contrast, significantly more social renters (60.2 per cent) were confident that they wouldn't be forced to leave their home in the next year, suggesting greater housing security in the social rented sector (difference across the rental tenures was significant  $p < .001$ ). Only 4.1 per cent of social renters thought that they would definitely be forced to move home in the next year, compared to 14.5 per cent of private renters and 8.7 per cent of owners.

The insecure nature of housing for many food bank users was further underlined by the number of residential moves experienced by respondents<sup>7</sup>. Over 42 per cent reported moving in the past twelve months. To put this figure in context, across all English



Table 2 Respondent and household characteristics by housing tenure (per cent)

	Homeless/ temporary housing n=99	Owned n=23	Social rent n=270	Private rent n=180
Respondent gender				
Male	60.3	43.5	48.0	52.2
Female/trans <sup>5</sup>	39.8	56.5	52.0	47.8
Respondent age*				
18–24	19.2	ND	9.6	10.1
25–34	35.4	ND	25.9	24.6
35–49	35.4	43.5	44.4	42.5
50+	10.1	39.1	20.0	22.9
Respondent marital status*				
Single	74.8	27.3	57.1	53.9
Living with partner/spouse	13.1	31.8	27.2	26.7
Separated/divorced/widowed	12.1	40.9	15.7	19.4
Household type*				
Single adult	70.8	50.0	45.8	48.2
Couple with dependent or non-dependent children	ND	ND	13.7	13.7
Couple without children	ND	ND	5.73	5.36
Lone parent family with dependent or non-dependent children	14.6	25.0	27.9	25.0
Multi-family/single adult or couple living with other adults	7.29	ND	6.87	7.74
Children present in household*				
No	80.2	75.0	57.8	61.4
Yes	19.8	25.0	42.2	38.6
Respondent education level				
No formal qualification	37.9	44.4	40.2	26.0
GCSE/O Level, A/AS Level or equivalent	37.9	ND	39.7	44.7
Diploma or equivalent/ Foundation degree	9.09	27.8	10.1	13.8
First degree-level qualification/ Postgraduate degree/Other	15.2	ND	10.1	15.4
Respondent immigration status*				
Born in the UK	77.8	100.0	90.7	88.8
Not born in UK	12.1	0.00	7.06	8.4
Seeking asylum	10.1	0.00	2.23	2.78
Employment status of adults in household*				
Adults only working	ND	20.0	6.40	11.6
Adults only unemployed	35.9	20.0	23.6	36.6
Adults only caregiving	ND	ND	8.40	6.10
Adults only unable to work due to illness	39.1	35.0	30.4	22.0
Adults only unable to work for other reasons	8.70	ND	5.60	3.66
Mixed economic inactivity and unemployment	8.70	ND	18.4	12.8

Table 2 Continued.

	Homeless/ temporary housing n=99	Owned n=23	Social rent n=270	Private rent n=180
Mixed economic inactivity, unemployment & working	ND	ND	7.20	7.32
Equivalized household income quartile in past 30 days				
No income	31.9	0.00	12.6	14.9
<£93.50	6.59	0.00	7.48	6.55
£93.50-<£245.00	20.9	ND	26.8	28.0
£245.00-<£522.38	15.4	52.53	26.4	26.2
>£522.38	25.3	ND	26.8	24.4
Food insecurity status				
Food secure	ND	ND	ND	ND
Marginal food insecurity	ND	ND	ND	ND
Moderate food insecurity	ND	22.7	10.5	12.2
Severe food insecurity	94.6	77.3	87.1	84.8
Frequency of food bank use in past 12 months				
First time at time of questionnaire	33.3	28.6	30.1	29.7
2-3 times	29.2	33.3	37.1	34.3
4-5 times	30.2	ND	23.4	25.6
6 or more times	7.29	ND	9.38	10.5

Notes: Cells are valid column percentages. \*indicates a statistically significant difference across tenures indicated by a p value for chi square test of association, <0.05. Chi square is a test that explores the likelihood of differences across categories happening by chance. Where the result is statistically significant, this indicates that there are differences across groups, for example in our data, age varies significantly across tenures. ND: not disclosed, cell size <5.

households in 2015-16, only 11 per cent reported moving in the past year (Department for Communities and Local Government, 2017a). Over half of homeless respondents had moved at least twice, and over a quarter had moved three or more times (Figure 1). Private renters were more likely to have moved at least once compared to social renters (46.7 per cent vs 31.8 per cent, respectively) though 13.1 per cent of social renters had moved three or more times in the past twelve months, potentially reflecting homelessness or severe housing insecurity before accessing social housing.

#### *Housing affordability among renters using food banks<sup>8</sup>*

Housing benefit provides financial assistance towards meeting some or all of the rent costs for low-income tenants. Unsurprisingly, a large proportion of households in the sample were receiving housing benefit.<sup>9</sup> However, significantly more social renters were receiving housing benefit compared to private renters (85 per cent vs 69 per cent, respectively,

Table 3 Ease of paying rent

	Very easy	Fairly easy	Fairly difficult	Very difficult	Not applicable*
Social rent	14.3	18.9	23.6	23.6	19.7
Private rent	13.6	17.0	26.0	26.6	17.0

Notes: Cells are column percentages.  $\chi^2(3) = 0.80$ ,  $p > 0.05$ . \*e.g. don't make rent payments.  $N = 436$  households living in social or private rented housing.

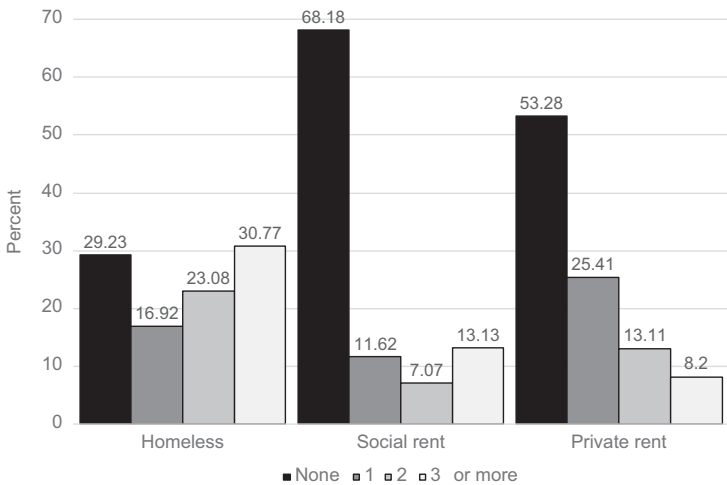


Figure 1. Number of home moves in the past year by housing tenure

Notes: Bars are column percentages.  $\chi^2(6) = 48.88$ ,  $p < 0.001$ . Bars for participants in owned homes not shown due to cell sizes  $< 5$ .  $N = 413$  households in first data collection period (October–December 2016).

$p < .001$ ), reflecting differences in benefit uptake across tenures (Department for Work and Pensions, 2016). An additional 3.7 and 5.6 per cent of households had recently applied for housing benefit. About 50 per cent of respondents living in both social and private rented housing reported finding it difficult or very difficult to pay their rent (Table 3). However, as shown in Table 4, households in receipt of housing benefit were significantly less likely to report difficulty paying their rent than those not receiving housing benefit (46.3 per cent vs 63.6 per cent,  $p < .05$ ), although meeting rent costs remained difficult for nearly 50 per cent of the sample despite receiving housing benefit.

We next explored predictors of difficulty affording rent among households paying rent in a logistic regression model (Web Table A2), examining risk associated with tenure and receipt of housing benefit, controlling for equivalised household income in the past month. Receipt of housing benefit was associated with significantly lower odds of difficulty affording rent ( $OR = 0.47$  (95% CI: 0.23 to 0.96)), and living in private rent housing was associated with increased odds, though this was not statistically significant.

Many households were in rent arrears, providing further evidence of their difficulty affording rent. About 51 per cent of social renters were in rent arrears, compared to 39 per cent of private renters ( $\chi^2(1) = 6.01$ ,  $p < .05$ ).

Table 4 Ease of paying rent by receipt of housing benefit

	Very easy/fairly easy	Fairly difficult/very difficult	Not applicable*
Do not receive housing benefit	22.7	63.6	13.6
Receive housing benefit	34.7	46.3	19.0

Notes: Cells are column percentages.  $\chi^2(3) = 6.28$ ,  $p > 0.05$ ;  $N=308$  households living in social or private rented housing in first data collection period. \*e.g. don't make rent payments.

### *Unexpected housing costs and cost increases*

Thirty-two per cent of households reported facing an increase in their housing costs, such as rising utility bills or rental costs, in the three months prior to attending the food bank. As well as rising regular housing costs, 8.41 per cent of the sample had faced unexpected housing costs, such as a broken appliance or housing repair. Although the number of owner-occupiers in the sample is small, one third of them had experienced unexpected housing costs in the last three months – a significantly higher proportion than rental households, whose exposure to repair costs should be minimised, as responsibility for repairs in most cases lies with landlords ( $\chi^2(2) = 14.95$ ,  $p < .01$ ).

### *Housing conditions*

Survey respondents were asked about possible problems with their accommodation (Table 5). For both a leaking roof or ceiling and damp, owners were the most likely to report problems (25 per cent and 35 per cent), with private renters a close second in terms of damp (22 per cent). Eurostat estimates that 14.8 per cent of people in the UK in 2015 (the most recent year for which data is available) were living with leaks, damp or rot. Combining results for leaks, rot and damp in the food bank survey, we found that the levels experienced by food bank users are considerably higher than this national average, affecting 55.0 per cent of owners, 26.0 per cent of social renters and 38.6 per cent of private renters. Respondents also reported having insufficient cooking facilities, insufficient basic facilities, and housing not being suited to their health needs. Respondents who used the open response option ( $n=51$ ) of this section of the survey to indicate what other problems they had with their housing listed pest infestations, not having enough space, poor insulation, and poor plumbing as issues.

The survey also included housing related indicators from a recent study of destitution in the UK (Fitzpatrick *et al.*, 2018). Destitution, as operationalised in Fitzpatrick *et al.* (2018) is a consensus-based measure of severe hardship, which explores the number of people who cannot afford something that is deemed to be essential. Results suggest a high level of housing destitution among food bank users. About 56 per cent of the sample reported that they had been unable to heat their home over more than four days in any month in the past twelve months, which did not differ significantly across tenures (Table 6). A smaller proportion, 21.5 per cent, could not light their home, which was also approximately the same across all tenures.

Table 5 Housing problems reported by households living in owned, social rent and private rent housing using food banks

Issue	Owned	Social rent	Private rent	All**
Leaking roof or ceiling*	25.0	6.3	7.2	7.6
Damp*	35.0	22.0	32.0	26.5
Rot in window frames or floors	ND	7.6	8.5	8.0
Insufficient cooking facilities*	ND	9.9	5.2	8.0
Insufficient basic facilities	ND	7.2	9.8	8.2
Not suitable due to health or disability	ND	9.4	9.2	9.3
Other problems	ND	9.9	11.1	10.4

Notes: Cells are column percentages. \*Chi Square tests significant at  $p < 0.05$  ND: not disclosed; cell sizes  $< 5$ , \*\*where all is the tenures included in the table for that variable.  $N=396$ .

Table 6 Indicators of housing destitution among households living in owned, social rent and private rent housing using food banks

	Owned	Social rent	Private rent	All
Couldn't afford to heat home	63.6	61.0	55.0	59.0
Couldn't afford to light home	22.7	24.7	19.4	22.7

Notes: Cells are column percentages. Chi Square tests not significant at  $p < 0.05$   $N=473$ .

### Discussion

These results give us insight into the housing experiences of households using food banks in Great Britain. We find that food bank users are overwhelmingly living in rented homes, though nearly one in five are in some form of temporary accommodation, living in poor conditions and facing high levels of housing insecurity. Our findings complement findings from a cohort study of households in deprived communities in Glasgow, which documented that households who reported food bank use were more likely to live in social rented accommodation, have experienced housing benefit changes, and report difficulty affording rent, compared to households who reported no food bank use (MacLeod *et al.*, 2018).

In our sample, we found characteristics of respondents differed by housing tenure, reflecting difficulties single people without children have accessing housing assistance and social housing. This makes them vulnerable to homelessness, particularly in England, where accessing assistance is harder for single people compared to Scotland and Wales (Bate, 2017; Rowe and Wagstaff, 2017). Recent work by Shelter estimates that around 307,000 people, or approximately 0.5 per cent of the population (Shelter, 2017) are homeless, and we found homeless households over-represented among households using food banks (17.3 per cent). This is consistent with research in other high-income countries highlighting high rates of severe food insecurity among homeless youth and adults (Dachner and Tarasuk, 2002; Whitbeck *et al.*, 2006; Tarasuk *et al.*, 2009; Baggett *et al.*, 2011; Holland *et al.*, 2011).

The presence of owner-occupiers among food bank users, although very small, highlights that ownership does not preclude people from experiencing financial difficulty and food insecurity (Searle and Köppe, 2014), though severe food insecurity was less common among these households. The under-representation of home owners among food bank users does suggest that home ownership may protect households from food insecurity – or at least from food security severe enough to prompt food bank use. The income profile of outright owners and private renters in England is very similar (Department for Communities and Local Government, 2017a), but the numbers using food banks in our sample are very different (2.2 per cent versus 30.1 per cent). This suggests that unaffordable rent among private renters may contribute to higher rates of food insecurity in this group, or conversely that lower housing costs protect, particularly outright, owners.

It may be that when owner-occupiers face financial difficulty, they are able to release equity from their home rather than rely on food banks, as well as benefitting from payment flexibility and access to credit to a greater extent than renters (Huang *et al.*, 2010; Guo, 2011). However unexpected housing costs appeared to play a role in the need of owner-occupiers to use food banks; there were high levels of unexpected housing costs and condition issues, suggesting some were struggling to access funds to make these repairs. Importantly, the main form of financial assistance for home owners, Support for Mortgage Interest, has been transferred from a benefit to a loan (Department for Work and Pensions, 2017), potentially increasing strain on this group in future.

The high proportion of social renters using food banks may seem surprising, as one aim of housing assistance is to buffer against material hardships. However, access to food banks in The Trussell Trust network is dependent on a referral, and social housing providers can refer tenants to food banks (The Trussell Trust, 2016). Thus, private renters may have an equal or even greater need for food assistance, but may be less likely to be connected to referring agencies. Moreover, the residualisation of social housing that has taken place in recent decades has resulted in social housing being available to only those classed as most in need (Pearce and Vine, 2014). This is clear when the income profile of social renters is examined in the UK – forty-five per cent of social tenants are in the lowest income quintile (Department for Communities and Local Government, 2017a). Many social housing tenants in the sample were unable to work due to illness or disability, which is also consistent with national data on social tenants (Department for Communities and Local Government, 2017a). Disability increases costs of living and puts households at risk of food insecurity (Tarasuk *et al.*, 2013) but is also a risk factor for deep poverty (household income below fifty per cent of the median) in the UK, especially following changes to disability benefits (Tinson *et al.*, 2016). Social renters have also been affected by changes to housing benefit – notably the bedroom tax or removal of ‘spare room subsidy’ – likely reducing the protective effect of social housing.

We observed that social housing did provide some protection from housing quality issues and was associated with more stable housing situations. Social renters were also less concerned about being forced to move from their home than private renters.

Receipt of housing benefit was associated with lower risk of reporting difficulty affording rent payments. However, for those claiming housing benefit, the amount of rent that their benefit covers has likely decreased in recent years due to changes in how housing benefit has been uprated. Because of this, the protective effects of housing benefit are likely diminished compared to what they have been in the past, and will continue to diminish as long as this policy remains. Due to sample size restrictions, we were unable to

disaggregate our findings by devolved nation to capitalise on differences in the roll-out of Universal Credit in Scotland – where the housing component of the benefit can be paid directly to landlords – compared to elsewhere. An examination of this variation in the format of Universal Credit would be a valuable query for future research.

Compared to the general population, rental arrears among food bank users were much higher than rates observed in the overall population (Department for Communities and Local Government, 2017b). Research with tenants in receipt of housing benefit has found that tenants view paying their rent in full and on time as very important (Irvine *et al.*, 2007). Thus, arrears likely reflect considerable financial difficulty. Rent arrears likely contributed to the heightened fear of a forced move among tenants in the private rented sector, where six to twelve month tenancies are the norm and evictions are at an all-time high (Wilson *et al.*, 2016; Clarke *et al.*, 2017; Department for Communities and Local Government, 2017a). The insecurity faced by private renters using food banks is likely a source of considerable stress and should be of concern to policy makers, particularly as experiencing housing arrears is associated with poorer health (Clair *et al.*, 2016), and these tenants are likely to present as homeless should their tenancy come to an end (National Audit Office, 2017).

We also observed that housing conditions among food bank users were poor. The higher levels of housing condition issues among private renters than social renters reflects the lower average quality of housing in the private sector (Shelter, 2014). Housing quality is, on average, best in the social rented sector, where the Decent Homes Standard applies. Despite the on average higher quality of housing in the social rented sector, over one fifth of the social renters in the sample were living in a home with damp, indicating that food bank users may be clustered in the worst social housing. Future research should explore this.

As well as reflecting overall trends in housing quality, the poor quality housing private renters were living in supports concerns that reductions in housing benefit are forcing recipients into poorer housing (House of Commons Work and Pensions Committee, 2014). It was worrying to observe that 9.9 per cent and 5.2 per cent of social and private renters have insufficient cooking facilities. Where household budgets are already stretched, it is important to be able to eat at home; this might not be possible without adequate cooking facilities.

### *Strengths and limitations*

This article uses data from the largest nation-wide survey of households using Trussell Trust food banks to examine housing problems in this population. While, anecdotally, housing problems have been reported in this population (All-Party Parliamentary Inquiry into Hunger and Food Poverty, 2014), this is the first analysis to document the extent to which this is the case. Our findings highlight that policy interventions which provide secure and affordable housing may reduce financial vulnerability and, in turn, food bank use. They also suggest that frontline interventions which exclusively focus on food provision may be misplaced, as many households using food banks are also facing housing insecurity and poor housing conditions.

Our data also have limitations, however. Households included were only recruited from The Trussell Trust Foodbank Network, which operates about two-thirds of the food banks in the UK (Independent Food Aid Network, 2018). People who use these food banks



may differ from those who use independent food banks. Importantly, given the cross-sectional nature of this survey, the causal relationship between housing policies, housing problems, and food bank use cannot be assessed. Food bank use is also not synonymous with food insecurity (Loopstra and Tarasuk, 2015), and there are many more adults who are food insecure in the UK than who use food banks (Taylor and Loopstra, 2016). Thus, to fully understand the relationships between food bank use, food insecurity and housing insecurity in the UK, there is an urgent need for national surveys that include these indicators together.

## **Conclusions**

This article has explored problems of housing insecurity and housing difficulties among Trussell Trust food bank users in Great Britain. Across the whole sample, more than 82 per cent of households indicated one or more housing problems, including current rent arrears, difficulty affording rent, problems with their housing conditions, or homelessness. We found people living in rented accommodation were overrepresented among food banks users. A large proportion of respondents were currently homeless, and even more had experienced homelessness at some point in the past twelve months. Among food banks users who are renters, those living in the private rented sector faced additional challenges compared to those in the social rented sector. Given the severe economic circumstances observed among food bank users, these findings point to the need to address the joint strains of housing unaffordability, housing insecurity and food insecurity among low-income households in Britain.

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## **Notes**

1 The Trussell Trust is a network of food banks. Christian churches and organisations use their 'Foodbank' model. The model consists of food banks establishing relationships with local social services, including GPs, schools, and Jobcentre Plus offices, who can then provide referrals to their clientele when they are identified as being in need of food aid. Recipients of a food bank referral then receive a parcel of about three days' worth of food from the food bank when they redeem their food bank voucher. A growing number of food banks operate outside The Trussell Trust network and follow a similar model, but The Trussell Trust is the only nationwide network of food banks that uses a harmonised data collection system. About two-thirds of all food banks in the UK operate as part of this network.

2 Section 21 of the Housing Act 1988 allows private landlords to evict tenants at the end of the fixed term of their assured shorthold tenancy without having to give a reason.

3 People living in temporary accommodation are not enumerated in UK government housing surveys, nor are those sleeping rough, and so these numbers are not included in Table 1.

4 Because of the small number of owner-occupiers in the sample much of our analysis focuses on renters and those in temporary accommodation.

5 We acknowledge that grouping transgender respondents with female respondents is problematic, but the small number of trans people included in the survey means that we cannot analyse transgender as a separate category. We feel that conflating the experiences of this group with men – a more gender-privileged group – or excluding them altogether would be even more problematic than the current variable coding.

6 Other prior experiences of homelessness (e.g. living in temporary accommodation) were not queried.

7 This was assessed among respondents who took part in the first wave of data collection only (n=413).

8 Housing affordability was assessed using housing benefit receipt and a subjective measure of affordability as data on income was collected using bands rather than raw values, as such income cannot be accurately compared to rents.

9 This question not asked of all households. Only households living in private and social rented housing were asked if they receive housing benefit (n=324) during the first data collection period. Owner-occupiers are not entitled to housing benefit but homeless respondents may be receiving housing benefit (if not directly) to pay for refuge accommodation, for example.

## Supplementary material

To view supplementary material for this article, please visit <https://doi.org/10.1017/S1474746419000150>.

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